

REMARKS

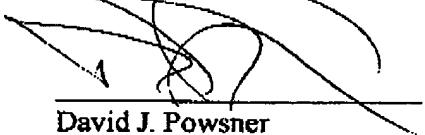
This supplemental reply is submitted at the Examiner's suggestion and pursuant to the informal telephone interview conducted May 27, 2005. The amendments revise independent claim 1 in accord with Figure 3 of the application (and the accompanying text on the paragraph bridging pages 6 – 7 of the specification).

Claim 1 is further amended to specify the markdown model used, per the first paragraph of page 4 of the specification. The mathematical relationship added by that amendment is taken from incorporated-by-reference USSN 09/263,979, filed March 5, 1999 (as identified in the aforesaid paragraph), which has been allowed and on which the issue fee has been paid.

No new subject matter is added by the amendments, which clarify the claimed invention still further over the art. These amendments are made without prejudice.

Respectfully submitted,

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